

<b>Notice of Allowability</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/659,585	KOTTMEIER JR. ET AL.	
	Examiner Richard C. Weisberger	Art Unit 3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to 6/7/07.

2.  The allowed claim(s) is/are

Claims 1-7, 9-14, 23-29, 31-36, 45,46, 50-52, 55-61, 64-66, 69-75, 78-80, 83-89, 92-94, 97-103, 106, 107, 109-115, 118, 119, 121-132, 134-136, and 139-161.

3.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)  All    b)  Some\*    c)  None    of the:

1.  Certified copies of the priority documents have been received.

2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.

3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.

(a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached

1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.

(b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

#### Attachment(s)

1.  Notice of References Cited (PTO-892)
2.  Notice of Draftsperson's Patent Drawing Review (PTO-948)
3.  Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4.  Examiner's Comment Regarding Requirement for Deposit  
of Biological Material

5.  Notice of Informal Patent Application
6.  Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7.  Examiner's Amendment/Comment
8.  Examiner's Statement of Reasons for Allowance
9.  Other \_\_\_\_\_.

Richard C Weisberger  
Primary Examiner  
Art Unit: 3693

***Allowable Subject Matter***

The following is an examiner's statement of reasons for allowance:

The prior art fails to teach a method for establishing a first credit line associated with the credit card based on the determined level of risk associated with the cardholder, the first credit line being set as a first revolving credit line and for purchase transactions made only with a particular merchant; establishing a second credit line associated with the credit card based on the determined level of risk associated with the cardholder, the second credit line being set as a second revolving credit line and for purchase transactions made with any merchant other than the particular merchant, wherein the first credit line is associated with a first available credit and the second credit line is associated with a second available credit, the second available credit distinct from the first available credit; issuing the credit card to the cardholder with the established first credit line as a main credit line and the established second credit line as an embedded credit line, wherein the first credit line is associated with a first credit limit and the second credit line is associated with a second credit limit, and the first credit limit includes the second credit limit, and the second credit limit is less than the first credit limit and wherein the sum of the first available credit and the second available credit does not exceed the first credit limit; adjusting the first available credit and the second available credit when a purchase is made against the second credit line; and adjusting only the first available credit when the purchase is made against the first credit line.

Emphasis, was placed on the limitations that the first and second lines of credit were associated with a "single" credit card and that the relationships of the first and second lines of credit as set forth above.

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The art of record exemplifies the state of the art and as can be seen from the discussions of record fail to teach the relationship set forth above.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Richard C. Weisberger whose telephone number is 571 272 6783. The examiner can normally be reached between 6:30 AM to 10:30PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jim Trammel can be reached on 571 272 6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Richard C Weisberger  
Primary Examiner  
Art Unit 3693

1. (Currently Amended) A method for managing a credit card, the method comprising:

analyzing credit information of a cardholder to determine a level of risk associated with the cardholder;

establishing a first credit line associated with the credit card based on the determined level of risk associated with the cardholder, the first credit line being set as a first revolving credit line and for purchase transactions made only with a particular merchant;

establishing a second credit line associated with the credit card based on the determined level of risk associated with the cardholder, the second credit line being set as a second revolving credit line and for purchase transactions made with any merchant other than the particular merchant, wherein the first credit line is separate from the second credit line and is associated with a first available credit, and the second credit line is associated with a second available credit;

issuing the credit card to the cardholder with the established first credit line as a main credit line and the established second credit line as an embedded credit line, wherein the first credit line is associated with a first credit limit and the second credit line is associated with a second credit limit, and the first credit limit includes the second credit limit, and the second credit limit is less than the first credit limit and wherein the sum of the first available credit and the second available credit does not exceed the first credit limit;

adjusting the first available credit and the second available credit when a purchase is made against the second credit line; and

adjusting only the first available credit when the purchase is made against the first credit line.